

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In Re: Chapter 13

Scott David Ringler,
Debtor

Case No: 17-50441

NOTICE OF PRE-CONFIRMATION CHAPTER 13
MODIFICATION OF PLAN

To: Kyle Carlson, Chapter 13 Trustee, and all parties in interest:

PLEASE TAKE NOTICE THAT on Monday October 23, 2017 at 9:00 AM before the Honorable Judge Robert J Kressel in US Courthouse, Courtroom 2, 515 West First Street, Duluth, MN 55802, the Court will hold a hearing on the proposed modified plan of the above-named debtor. A copy of the modified plan dated September 21, 2017 is attached.

Dated: September 21, 2017

/e/ Nicole Anderson

ANDERSON & ASSOCIATES, LLC

Nicole Anderson

Attorney ID 0336038

1650 11th Ave SW, Suite 203

Forest Lake, MN 55025

Telephone: 651-464-8510

Facsimile: 651-464-8513

Document Page 2 of 9
United States Bankruptcy Court
District of Minnesota, St. Paul Division

IN RE:
Ringler, Scott David

Debtor(s)

Case No. **17-50441**
 Chapter **13**

AMENDED CHAPTER 13 PLAN

Dated: September 21, 2017.

1. DEBTOR'S PAYMENTS TO TRUSTEE –

a. As of the date of this plan, the debtor has paid the trustee \$ **0.00** .

b. After the date of this plan, the debtor will pay the trustee \$ varies¹ per month for **60** months, beginning within 30 days after the relief for a total of \$ **23,945.00**. The minimum plan length is ☒ 36 or ☐ 60 months from the date of the initial plan payment unless all allowed claims are paid in a shorter time.

c. The debtor will also pay the trustee: n/a

d. The debtor will pay the trustee a total of \$ **23,945.00** [line 1(a) + line 1(b) + line 1(c)].

¹ **23 payments of \$100.00 followed by 37 payments of \$585.00**

2. PAYMENTS BY TRUSTEE – The trustee will pay from available funds only creditors for which proofs of claim have been filed. The trustee may collect a fee of up to 10% of plan payments, or \$ **2,394.50** , [line 1(d) x .10].

3. ADEQUATE PROTECTION PAYMENTS [§ 1326(a)(1)(C)] – The trustee will promptly pay from available funds adequate protection payments to creditors holding allowed claims secured by personal property, according to the following schedule, beginning in month one (1).

<i>Creditor</i>	<i>Monthly Payment</i>	<i>Number of Months</i>	<i>TOTAL PAYMENTS</i>
None			
TOTAL			0.00

4. EXECUTORY CONTRACTS AND UNEXPIRED LEASES [§ 365] – The debtor assumes the following executory contracts or unexpired leases. Cure provisions, if any, are set forth in ¶ 7.

<i>Creditor</i>	<i>Description of Property</i>
None	

5. CLAIMS NOT IN DEFAULT – Payments on the following claims are current and the debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any.

<i>Creditor</i>	<i>Description of Claim</i>
None	

6. HOME MORTGAGES IN DEFAULT [§ 1322(b)(5) and § 1322(e)] – The trustee will cure defaults on the following claims secured only by a security interest in real property that is the debtor's principal residence. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens. All following entries are estimates. The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Payment</i>	<i>Beginning in Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
Spire Federal Credit Union	7,572.86		24	23	7,572.86
Spire Federal Credit Union	4,071.42		24	23	4,071.42
TOTAL					11,644.28

7. CLAIMS IN DEFAULT [§ 1322 (b)(3) and (5) and § 1322(e)] – The trustee will cure defaults on the following claims as set forth below. The debtor will pay the payments that come due after the date the petition was filed directly to the creditors. The creditors will retain liens, if any. All following entries are estimates, except for interest rate.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Int. rate (if any)</i>	<i>Monthly Payment</i>	<i>Beginning in Month #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
None						

TOTAL

0.00

8. OTHER SECURED CLAIMS; SECURED CLAIM AMOUNT IN PLAN CONTROLS [§ 1325(a)(5)] – The trustee will pay, on account of the following allowed secured claims, the amount set forth in the “Total Payments” column, below. The creditors will retain liens securing the allowed secured claims until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or the date of the debtor's discharge. NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. § 1327, AND CONFIRMATION OF THE PLAN IS A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM.

Creditor	Claim Amount	Secured Claim	Int. Rate	Beginning in Month #	Monthly Payment	Number of Payments	Payments on Account of Claim	Adequate Protection from ¶ 3	TOTAL PAYMENTS
None									

TOTAL

0.00

9. PRIORITY CLAIMS – The trustee will pay in full all claims entitled to priority under § 507, including the following. The amounts listed are estimates. The trustee will pay the amounts actually allowed.

Creditor	Estimate Claim	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
Anderson & Associates, LLC	2,500.00	90/520	1/24	23/1	2,500.00
Internal Revenue Service	6,202.84	pro rata			6,202.84
Minnesota Department of Revenue DSO	1,089.45	pro rata			1,089.45

TOTAL

9,792.29

10. SEPARATE CLASSES OF UNSECURED CREDITORS – In addition to the class of unsecured creditors specified in ¶ 11, there shall be separate classes of non-priority unsecured creditors described as follows:

The trustee will pay the allowed claims of the following creditors. All entries below are estimates.

Creditor	Int. Rate (if any)	Claim Amount	Monthly Payment	Beginning in Month #	Number of Payments	TOTAL PAYMENTS
None						

TOTAL

0.00

11. TIMELY FILED UNSECURED CREDITORS – The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under ¶ 2, 3, 6, 7, 8, 9 and 10 their pro rata share of approximately \$ **113.93** [line 1(d) minus lines 2, 6(d), 7(d), 8(d), 9(f), and 10(c)].

a. The debtor estimates that the total unsecured claims held by creditors listed in ¶ 8 are \$ **0.00**.

b. The debtor estimates that the debtor's total unsecured claims (excluding those in ¶ 8 and ¶ 10) are \$ **15,291.35**.

c. Total estimated unsecured claims are \$ **15,291.35** [line 11(a) + line 11(b)].

12. TARDILY-FILED UNSECURED CREDITORS – All money paid by the debtor to the trustee under ¶ 1, but not distributed by the trustee under ¶ 2, 3, 6, 7, 8, 9, 10, or 11 will be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.

13. OTHER PROVISIONS – The trustee may distribute additional sums not expressly provided for herein at the trustee's discretion.

a. **Late claims:** Debtor reserves the right to objection to late filed claims.

b. **Tax Refunds:** The debtor shall send the Trustee each year during the Chapter 13 Plan copies of her federal and state income tax returns at the time they are filed. The debtor shall also promptly report to the Trustee the receipt of any state and federal tax refunds for the duration of this Chapter 13 case. Debtor shall be entitled to retain the first \$2,000 of refunds plus any earned income credit (EIC) plus any Minnesota Working Family credit. Any remaining amounts shall be turned over to the Chapter 13 plan as additional plan payment.

c. In the event of the surrender, foreclosure, repossession or return of any collateral to any secured creditor listed in paragraphs 4, 5, 6, 7 or 8, for any reason, the creditor may amend its Proof of Claim to a general unsecured claim and the Trustee shall pay the claim as a general unsecured claim. Any alleged balance of any claim to such creditor shall be discharged upon the debtor receiving a discharge in this case.

14. SUMMARY OF PAYMENTS –

Trustee's Fee [Line 2]	\$ <u>2,394.50</u>
Home Mortgage Defaults [Line 6(d)]	\$ <u>11,644.28</u>
Claims in Default [Line 8(d)]	\$ <u>0.00</u>
Other Secured Claims [Line 8(d)]	\$ <u>0.00</u>
Priority Claims [Line 9(f)]	\$ <u>9,792.29</u>
Separate Classes [Line 10(c)]	\$ <u>0.00</u>
Unsecured Creditors [Line 11]	\$ <u>113.93</u>
TOTAL [must equal Line 1(d)]	\$ <u>23,945.00</u>

**Nicole Anderson 0336038
Anderson & Associates, LLC
1650 11th Ave SW Ste 203
Forest Lake, MN 55025-2106
651-464-8510**

Signed: /s/ Scott David Ringler

DEBTOR 1

REVISED 12/15

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: Ringler, Scott David

Case No. 17-50441

Debtor(s).

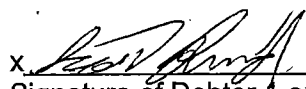
SIGNATURE DECLARATION

- ☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ VOLUNTARY CONVERSION, SCHEDULES & STATEMENTS
☐ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☒ MODIFIED CHAPTER 13 PLAN
☐ OTHER: PLEASE DESCRIBE: _____

I [We], the undersigned debtor(s) or authorized representative of the debtor, make the following declarations under penalty of perjury:

1. The information I have given my attorney for the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
2. The Social Security Number or Tax Identification Number I have given to my attorney for entry into the court's Case Management/Electronic Case Filing (CM/ECF) system as a part of the electronic commencement of the above-referenced case is true and correct;
3. **[individual debtors only]** If no Social Security Number was provided as described in paragraph 2 above, it is because I do not have a Social Security Number;
4. I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration;
5. My electronic signature contained on the documents filed with the Bankruptcy Court has the same effect as if it were my original signature on those documents; and
6. **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: _____

x. 

Signature of Debtor 1 or Authorized Representative

SCOTT RINGLER

Printed name of Debtor 1 or Authorized Representative

x. _____
Signature of Debtor 2

Printed Name of Debtor 2

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE: SCOTT DAVID RINGLER

CASE NO: 17-50441

**DECLARATION OF MAILING
CERTIFICATE OF SERVICE**

Chapter: 13

ECF Docket Reference No.

Judge:

Hearing Location:

Hearing Date:

Hearing Time:

Response Date:

On 9/21/2017, I did cause a copy of the following documents, described below,
Notice of Pre-confirmation Chapter 13 Modification of Plan and Amended Chapter 13 Plan,

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R. Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 9/21/2017

/s/ Nicole Anderson

Nicole Anderson 0336038
Anderson & Associates, LLC
1650 11th Ave SW, Ste 203
Forest Lake, MN 55025
651 464 8510
nicole@atlawhelp.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE: SCOTT DAVID RINGLER

CASE NO: 17-50441

**CERTIFICATE OF SERVICE
DECLARATION OF MAILING**

Chapter: 13

ECF Docket Reference No.

Judge:

Hearing Location:

Hearing Date:

Hearing Time:

Response Date:

On 9/21/2017, a copy of the following documents, described below,

Notice of Pre-confirmation Chapter 13 Modification of Plan and Amended Chapter 13 Plan,

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing matrix exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 9/21/2017



Jay S. Jump
BK Attorney Services, LLC
d/b/a certificateofservice.com, for
Anderson & Associates, LLC
Nicole Anderson
1650 11th Ave SW, Ste 203
Forest Lake, MN 55025

CASE INFO

1 LABEL MATRIX FOR LOCAL NOTICING
08645
CASE 17-50441
DISTRICT OF MINNESOTA
DULUTH
THU SEP 21 12-59-13 CDT 2017

2 SPIRE CREDIT UNION
CO PFB LAW PROFESSIONAL ASSOCIATION
55 EAST 5TH ST SUITE 800
ST PAUL MN 55101-1718

3 DULUTH
404 US COURTHOUSE
515 WEST FIRST STREET
DULUTH MN 55802-1302

4 ADV COL PRO
PO BOX 353
CAMBRIDGE MN 55008-0353

5 ADVANTAGE COLLECTION PROFESSIONALS
MINNESOTA GASTROENTEROLOGY PA
PO BOX 353
CAMBRIDGE MN 55008-0353

6 BARCLAYS BANK DELAWARE
100 S WEST ST
WILMINGTON DE 19801-5015

7 BARCLAYS BANK DELAWARE
PO BOX 8803
WILMINGTON DE 19899-8803

8 CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

9 CAPITAL ONE
ATTN BANKRUPTCY
PO BOX 30253
SALT LAKE CITY UT 84130-0253

10 CHASE CARD
ATTN CORRESPONDENCE DEPT
PO BOX 15298
WILMINGTON DE 19850-5298

11 CHASE CARD
PO BOX 15298
WILMINGTON DE 19850-5298

12 FREEDOM ROAD FINANCIAL
10605 DOUBLE R BLVD
RENO NV 89521-8920

13 FREEDOM ROAD FINANCIAL
10509 PROFESSIONAL CIRCLE 202
RENO NV 89521-4884

14 INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATION
PO BOX 7346
PHILADELPHIA PA 19101-7346

15 LVNV FUNDING LLC
PO BOX 10497
GREENVILLE SC 29603-0497

16 LVNV FUNDINGRESURGENT CAPITAL
PO BOX 10497
GREENVILLE SC 29603-0497

17 MINNESOTA DEPARTMENT OF REVENUE
BANKRUPTCY SECTION
PO BOX 64447
SAINT PAUL MN 55164-0447

18 PFB LAW PROFESSIONAL ASSOCIATION
55 5TH ST E STE 800
SAINT PAUL MN 55101-1718

19 QUANTUM3 GROUP LLC AS AGENT FOR
MOMA FUNDING LLC
PO BOX 788
KIRKLAND WA 98083-0788

20 RED RIVER COLLECTIONS
1644 TOM WILLIAMS DR S
FARGO ND 58104-6187

21 SPIRE FEDERAL CREDIT UNION
2025 LARPENTEUR AVE WEST
FALCON HEIGHTS MN 55113-5512

22 SPIRE FEDERAL CREDIT
2025 LARPENTEUR AVE W
FALCON HEIGHTS MN 55113-5512

23 SYNCBCARE CREDIT
950 FORRER BLVD
KETTERING OH 45420-1469

24 SYNCHRONY BANKCARE CREDIT
ATTN BANKRUPTCY
PO BOX 956060
ORLANDO FL 32896-5060

25 STATE OF MINNESOTA DEPARTMENT OF
REVENUE
PO BOX 64447 BKY
ST PAUL MN 55164-0447

26 US TRUSTEE
1015 US COURTHOUSE
300 S 4TH ST
MINNEAPOLIS MN 55415-3070

27 KYLE CARLSON
PO BOX 519
BARNESVILLE MN 56514-0519

EXCLUDE

~~28 NICOLE L ANDERSON~~
~~1650 11TH AVE SW~~
~~SUITE 203~~
~~FOREST LAKE MN 55025-2106~~

DEBTOR

29 SCOTT DAVID RINGLER
2340 NAPLES ST
MORA MN 55051-6810